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Q 02-2

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| Attorney Deckat Number | 1

Attorney Docket Number

DECLARATION FOR UTILITY OR		Q 02-2							
DESIGN	First Named Inv	First Named Inventor C. S. Kumar							
PATENT APPLICATION		COMPLETE IF KNOWN							
(37 CFR 1.63)	Application Num	nber PCT/US03/	PCT/US03/39972						
Declaration Declaration	Filing Date	December	December 16, 2003						
Submitted OR Submitted after Initia With Initial Filing (surcharge	Art Unit								
Filing (37 ČFR 1.16 (e)) required)	Examiner Name	•	 						
		<u> </u>							
I hereby declare that:									
Each inventor's residence, mailing address, and citizensh	nip are as stated belov	v next to their name.							
I believe the inventor(s) named below to be the original a which a patent is sought on the invention entitled:	and first inventor(s) of	the subject matter wh	ich is claimed and for						
which a patent is sought on the invention endied.									
Real-Time Insurance Policy Underwriting a	and Risk Manage	ement /							
,	J								
·									
(Title	e of the Invention)								
is attached hereto			:						
OR									
was filed on (MM/DD/YYYY) 12/16/2003	as United	States Application Nu	mber or PCT International						
Application Number PCT/US03/39972 and was amended on (MM/DD/YYYY) (if applicable).									
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.									
I acknowledge the duty to disclose information which	is material to natenta	bility as defined in 3	37 CFR 1.56, including for						
continuation-in-part applications, material information when	nich became available	between the filing d							
and the national or PCT international filing date of the continuation-in-part application. I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent,									
inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one									
country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date									
before that of the application on which priority is claimed.									
	n Filing Date /DD/YYYY)	Priority Not Claimed	Certified Copy Attached? Yes No						
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1 1		片							
Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.									

[Page 1 of 2]

[Page 1 of 2]
This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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	DECLARATION	Supplemental Sheet Page 2 of 2 Page 2							
	Name of Additional Joint Inventor, if any:		A petition has been filed for this unsigned inventor						
	Given Name (first and middle (if any)		Family Name	or Surname					
5	Craig Evan		Trivelpiece	•					
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	124-B 46th Street Mailing Address								
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	Name of Additional Joint Inventor, if any:	A petition has been filed for this unsigned inventor							
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2-00	Anthony Page	Jenkins							
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	DECLARATION	ADDITIONAL INVENTOR(S) Supplemental Sheet Page 1 of 2 Page 1							
	Name of Additional Joint Inventor, if any: A petition has been filed for this unsigned inventor								
	Name of Additional Joint Inventor, if any:	1		s unsigned inv	entor				
	Given Name (first and middle (if any)	Family Name o	r Sumame						
3-00	Inventor's Signature	Volt Rachel		Date 3/11/04					
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	12 Lakeview Mailing Address								
	Cota De Caza City	Californ State	ia	92679 Zip	USA Country				
	Name of Additional Joint Inventor, if any:		A petition has been filed for this unsigned inventor						
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DECLARATION — Utility or Design Patent Application

	Direct all correspondence to:	Custome	er Number	: 3	6876		OR		Corres	pondence address below	
	Name MeadWestvaco Corporation										
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	United States of America		843 746-8	8493			843 746-8494				
	and belief are believed to be statements and the like so man	ereby declare that all statements made herein of my own knowledge are true and that all statements made on information d belief are believed to be true; and further that these statements were made with the knowledge that willful false attements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful se statements may jeopardize the validity of the application or any patent issued thereon.									
	NAME OF SOLE OR FIRST IN	VENTOR:		ПАр	etition	has be	en filed	l for thi	s unsigr	ned inventor	
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	NAME OF SECOND INVENTO	PR:				-			n filed 1	or this unsigned inventor	
M.	Given Name (first and middle [if any]) avid Neil				Family Name Byrnagrame						
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	Additional inventors or a legal re	presentative are be	ing named or	n the 2 s	upplem	ental shee	et(s) PTC)/SB/02A	or 02LR	attached hereto.	